

United States Bankruptcy Court
Northern District of California

In re:
Maria Teresa Lopez
Debtor

Case No. 19-52449-SLJ
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0971-5

User: lblue
Form ID: 309A

Page 1 of 2
Total Noticed: 28

Date Rcvd: Dec 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2019.

db
15088515 +Maria Teresa Lopez, 30750 Gloria Road, Gonzales, CA 93926-9477
+Anna C. Toledo, Esq., Noland Hamerly, Etienne & Hoss, P.O. Box 2510,
Salinas, CA 93902-2510
15088518 DMV Renewal, P.O. Box 942897, Sacramento, CA 94297-0897
15088517 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
Mason, OH 45040-8999
15088519 +Eliberto Reyes, 900 1/2 Nebraska Ave., Madera, CA 93638-4736
15088523 +George L. Mee Memorial Hospital, 300 Canal St., King City, CA 93930-3457
15088525 +Jose Lopez, 1417 Burgundy Way, Gonzales, CA 93926-9202
15088526 +Mallison & Martinez, Attn: Stan S. Mallison, Esq., 1030 Harrison St., Ste. 730,
Oakland, CA 94612
15088527 +Monterey Anesthesia Professionals, 7 Parkway Center, Ste. 375, Pittsburgh, PA 15220-3704
15088528 +Panziera & Thorp, LLC, 42800 Highway 101, Greenfield, CA 93927-6002
15088529 +Paul J. Bauer, Esq., Sagaser, Watkins & Wieland, PC, 5260 N. Palm Ave., Ste. 400,
Fresno, CA 93704-2217
15088530 +Salinas Pediatrics Medical Group, 505 East Romie Ln., Ste. K, Salinas, CA 93901-4072
15088535 #+Western Packing, Inc., P.O. Box 784, Soledad, CA 93960-0784

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: hbniles@hbniles.com Dec 06 2019 03:55:06 Henry B. Niles, III,
Law Offices of Henry B. Niles III, 365-B Lake Ave., Santa Cruz, CA 95062
tr +E-mail/Text: kari.bowyer@txitrustee.com Dec 06 2019 03:55:16 Kari Bowyer, P.O. Box 700096,
San Jose, CA 95170-0096
smg EDI: EDD.COM Dec 06 2019 08:23:00 CA Employment Development Dept.,
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Dec 06 2019 08:23:00 CA Franchise Tax Board, Attn: Special Procedures,
P.O. Box 2952, Sacramento, CA 95812-2952
smg EDI: CALTAXFEE Dec 06 2019 08:23:00 State Board of Equalization,
Attn: Special Procedures Section, MIC:55, P.O. Box 942879, Sacramento, CA 94279
smg EDI: IRS.COM Dec 06 2019 08:23:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
ust E-mail/Text: ustpregion17.sj.ecf@usdoj.gov Dec 06 2019 03:56:09
Office of the U.S. Trustee / SJ, U.S. Federal Bldg., 280 S 1st St. #268,
San Jose, CA 95113-3004
15088516 +EDI: CITICORP.COM Dec 06 2019 08:23:00 Citibank/The Home Depot,
Attn: Recovery/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15088520 EDI: EDD.COM Dec 06 2019 08:23:00 Employment Development Department, PO Box 826846,
Sacramento, CA 94246-0001
15088521 EDI: FORD.COM Dec 06 2019 08:23:00 Ford Motor Credit, National Bankruptcy Service Center,
P.O. Box 62180, Colorado Springs, CO 80962
15088522 EDI: CALTAX.COM Dec 06 2019 08:23:00 Franchise Tax Board, Special Procedures,
PO Box 2952, Sacramento, CA 95812-2952
15088531 +EDI: RMSC.COM Dec 06 2019 08:23:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept,
P.O. Box 965060, Orlando, FL 32896-5060
15088532 +EDI: RMSC.COM Dec 06 2019 08:23:00 Synchrony Bank/Polaris Consumer, Attn: Bankruptcy,
P.O. Box 965060, Orlando, FL 32896-5060
15088533 +EDI: RMSC.COM Dec 06 2019 08:23:00 Synchrony/Kawasaki, Attn: Bankruptcy, PO Box 965060,
Orlando, FL 32896-5060
15088534 +EDI: WFFC.COM Dec 06 2019 08:23:00 Wells Fargo Bank, N.A., Attn: Bankruptcy,
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

intp* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
P.O. Box 62180, Colorado Springs, CO 80962)
intp* +Jose Lopez, 1417 Burgundy Way, Gonzales, CA 93926-9202
intp* +Panziera & Thorp, LLC, 42800 Highway 101, Greenfield, CA 93927-6002
intp* +Synchrony Bank/Polaris Consumer, Attn: Bankruptcy, P.O. Box 965060,
Orlando, FL 32896-5060
intp* +Synchrony/Kawasaki, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
intp* +Western Packing, Inc., P.O. Box 784, Soledad, CA 93960-0784
15088524* Internal Revenue Service - CIO, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2019 at the address(es) listed below:

Henry B. Niles, III on behalf of Debtor Maria Teresa Lopez hbniles@hbniles.com,
R48672@notify.bestcase.com
Kari Bowyer trusteebowyer@gmail.com, C140@ecfcbis.com/ecf.alert+Bowyer@titlexi.com
Office of the U.S. Trustee / SJ USTPRegion17.SJ.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 Maria Teresa Lopez Social Security number or ITIN **xxx-xx-5434**
 First Name Middle Name Last Name EIN ____-____-____
 Debtor 2 _____ Social Security number or ITIN ____-____-____
 (Spouse, if filing) First Name Middle Name Last Name EIN ____-____-____
 United States Bankruptcy Court **California Northern Bankruptcy Court** Date case filed for chapter **7 12/4/19**
 Case number: **19-52449 SLJ 7**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Maria Teresa Lopez	
2. All other names used in the last 8 years	aka Maria Teresa Lopez Gonzales	
3. Address	30750 Gloria Road Gonzales, CA 93926	
4. Debtor's attorney Name and address	Henry B. Niles III Law Offices of Henry B. Niles III 365-B Lake Ave. Santa Cruz, CA 95062	Contact phone (831) 457-4545
5. Bankruptcy trustee Name and address	Kari Bowyer P.O. Box 700096 San Jose, CA 95170	Contact phone (408) 641-1327 Email: trusteebowyer@gmail.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	280 South First Street Room 3035 San Jose, CA 95113	Hours open: 9:00 am to 4:30 pm, Monday – Friday Contact phone: 408-278-7500 Date: 12/5/19

For more information, see page 2 >

7. Meeting of creditors	January 9, 2020 at 11:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	United States Bankruptcy Court, 1000 S Main St. #214, Salinas, CA 93901
Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors. If a debtor fails to appear, your case may be dismissed without further notice.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/9/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint:	
	<ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). 	
	You must file a motion:	
	<ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions:	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	